

**BUSINESS REPORT**

**MONTANA HOUSE OF REPRESENTATIVES  
61st LEGISLATURE - REGULAR SESSION**

**HOUSE BUSINESS AND LABOR COMMITTEE**

**Date:** Thursday, February 19, 2009  
**Place:** Capitol

**Time:** 7:00 am  
**Room:** 172

**BILLS and RESOLUTIONS HEARD:**

Prefix (HB, HR, HJR, SB, SR, or SJR) and number. Add Postponed (PP) when appropriate:

HB 438, HB 460

HB 260      HB 571      \_\_\_\_\_

HB 538      HB 580      \_\_\_\_\_

**EXECUTIVE ACTION TAKEN:**

Prefix (HB, HR, HJR, SB, SR, or SJR) and number. Enter P(pass) F(failed) DPAA (do pass as amended) BC(be concurred in) BCAA (be concurred in as amended):

HB 408 P      HB 544 P      HB 260 Table

HB 542 P      HB 460 Table      HB 538 Tie

HB 225 Table      HB 571 Table      HB 565 P

HB 417 P      HB 438 Table      HB 582 Tie

**COMMENTS:**



REP. Bill Wilson, Chairman

**HOUSE OF REPRESENTATIVES**  
**Roll Call**  
**BUSINESS AND LABOR COMMITTEE**

DATE: 2/19/09

<u>NAME</u>	<u>PRESENT</u>	<u>ABSENT/ EXCUSED</u>
Rep. Michele Reinhart	X	
Rep. Bill Beck	X	
Rep. Elsie Arntzen	X	
Rep. Shannon Augare	X	
Rep. Paul Beck	X	
Rep. Tom Berry	X	
Rep. Carlie Boland	X	
Rep. John Fleming	X	
Rep. Timothy Furey	X	
Rep. Chuck Hunter	X	
Rep. Harry Klock	X	
Rep. Mike Milburn	X	
Rep. Pat Noonan	X	
Rep. Scott Reichner	X	
Rep. Cary Smith	X	
Rep. Gordon Vance	X	
Rep. Jeffery Welborn	X	
Rep. Bill Wilson	X	



## HOUSE STANDING COMMITTEE REPORT

February 19, 2009

Page 1 of 2

Mr. Speaker:

We, your committee on **Business and Labor** recommend that **House Bill 408** (first reading copy – white) **do pass as amended.**

Signed: \_\_\_\_\_

*Bill Wilson*  
Representative Bill Wilson, Chair

**And, that such amendments read:**

1. Title, line 5 through line 6.

**Strike:** ", VOLUNTEER" on line 5 through "OFFICERS" on line 6

2. Page 1, line 10.

**Strike:** ", volunteers" through "officers"

3. Page 1, line 19 through line 20.

**Strike:** "and peace" on line 19 through "officers" on line 20

4. Page 3, line 13 through line 14.

**Strike:** subsection (12) in its entirety

**ReNUMBER:** subsequent subsections

5. Page 4, line 18.

**Strike:** subsection (25) in its entirety

**ReNUMBER:** subsequent subsections

6. Page 4, line 30 through page 5, line 1.

**Strike:** "volunteer" on page 4, line 30 through "officer" on page 5, line 1

7. Page 5, line 21.

**Strike:** "(33)"

**Insert:** "(31)"

8. Page 6, line 23.

**Committee Vote:**

**Yes 11, No 7**

Fiscal Note Required \_\_\_\_

HB0408001SC.hjd

**Strike:** "(40) (a)"

**Insert:** "(38) (a)"

9. Page 6, line 28.

**Strike:** "(40) (a)"

**Insert:** "(38) (a)"

**Strike:** "(40) (e)"

**Insert:** "(38) (e)"

10. Page 7, line 6.

**Strike:** ", volunteer" through "officer"

11. Page 7, line 17 through line 18.

**Strike:** ", volunteer" on line 17 through "officer" on line 18

12. Page 7, line 22 through line 23.

**Strike:** ", volunteer" on line 22 through "officer" on line 23

13. Page 8, line 23.

**Strike:** ", volunteer" through "officers"

- END -



## HOUSE STANDING COMMITTEE REPORT

February 19, 2009

Page 1 of 3

Mr. Speaker:

We, your committee on **Business and Labor** recommend that **House Bill 542** (first reading copy – white) **do pass as amended.**

Signed: \_\_\_\_\_

*Representative Bill Wilson, Chair*

**And, that such amendments read:**

1. Page 2, line 27.

**Following:** "a motor-driven cycle as defined in 61-1-101,"

**Insert:** "an off-highway vehicle as defined in 61-1-101,"

2. Page 6, line 27.

**Strike:** "or"

**Insert:** "(s) refuse to allocate, sell, or deliver motorsports vehicles, may not charge back or withhold payments or other things of value for which the motorsports dealer is otherwise eligible under a sales promotion, program, or contest, and may not prevent the motorsports dealer from participating in any promotion, program, or contest based on the motorsports dealer's selling of a motorsports vehicle to a customer who was present at the dealership if the motorsports dealer did not know or could not have reasonably known that the motorsports vehicle would be shipped to a foreign country. There is a rebuttable presumption that the motorsports dealer did not know or could not have reasonably known that the motorsports vehicle would be shipped to a foreign country if the motorsports vehicle is titled in the United States."

**Renumber:** subsequent subsection

3. Page 10, line 30.

**Strike:** "or"

4. Page 11, line 1 through line 2.

**Committee Vote:**

**Yes 18, No 0**

**Fiscal Note Required** \_\_\_\_

HB0542001SC.hjd

**Following:** "(i)"

**Strike:** "offer" on line 1 through "unless" on line 2

**Insert:** "offer a program where a Montana motorsports dealer would be eligible for a benefit or advantage that lowers the actual price of a motorsports vehicle, part, or accessory only if the motorsports dealer purchases from the motorsports manufacturer a quantity of motorsports vehicles, parts, or accessories as determined by the motorsports manufacturer unless"

5. Page 11, line 3.

**Following:** "agrees"

**Strike:** "to the sales goal or objective"

**Following:** "writing"

**Insert:** "to the quantity of motorsports vehicles, parts, or accessories to be purchased as determined by the motorsports manufacturer"

6. Page 11, line 4.

**Following:** "(B) the"

**Strike:** "sales goal or objective"

**Insert:** "quantity determined by the motorsports manufacturer"

7. Page 11, line 8 through line 9.

**Strike:** "that" on line 8 through "equitable" on line 9

8. Page 11, following line 15.

**Insert:** "(u) refuse to allocate, sell, or deliver motorsports vehicles, may not charge back or withhold payments or other things of value for which the motorsports dealer is otherwise eligible under a sales promotion, program, or contest, and may not prevent the motorsports dealer from participating in any promotion, program, or contest based on the motorsports dealer's selling of a motorsports vehicle to a customer who was present at the dealership if the motorsports dealer did not know or could not have reasonably known that the motorsports vehicle would be shipped to a foreign country. There is a rebuttable presumption that the motorsports dealer did not know or could not have reasonably known that the motorsports vehicle would be shipped to a foreign country if the motorsports vehicle is titled in the United States."

9. Page 12, line 28.

**Strike:** "franchise agreements that are entered into or renewed"

**Insert:** "transactions that occur"

10. Page 12, line 29.

**Strike:** "act"

**Insert:** "section"



## HOUSE STANDING COMMITTEE REPORT

February 19, 2009

Page 1 of 1

Mr. Speaker:

We, your committee on **Business and Labor** recommend that **House Bill 417** (first reading copy – white) **do pass as amended.**

Signed: \_\_\_\_\_

*Bill Wilson*  
Representative Bill Wilson, Chair

**And, that such amendments read:**

1. Page 7, line 20 through line 21.

**Strike:** "The" on line 20 through "to" on line 21

**Insert:** "A home inspector may not"

2. Page 7, line 22.

**Following:** "(1)"

**Insert:** "(a)"

3. Page 7, following line 22.

**Insert:** "(b) perform any work or provide any service for which another professional license is required unless the home inspector possesses that other license; or

(c) act as an energy star verifier or a green building verifier accredited by the national association of home builders unless the home inspector is qualified to act in that capacity;"

- END -

**Committee Vote:**

**Yes 11, No 7**

Fiscal Note Required \_\_\_\_

HB0417001SC.hjd



## HOUSE STANDING COMMITTEE REPORT

February 19, 2009

Page 1 of 2

Mr. Speaker:

We, your committee on **Business and Labor** recommend that **House Bill 544** (first reading copy – white) **do pass as amended.**

Signed: \_\_\_\_\_

*Bill Wilson*  
Representative Bill Wilson, Chair

**And, that such amendments read:**

1. Title, line 4.

**Following:** "THAT"

**Strike:** "AN"

**Insert:** "A DISABILITY"

2. Title, line 6.

**Following:** "ADVANCE;"

**Strike:** "AND"

**Following:** "REQUIRING THE"

**Insert:** "DISABILITY"

3. Title, line 7.

**Following:** "INSURED"

**Insert:** "; AND CREATING AN EXCEPTION FOR CERTAIN SHORT-TERM  
DISABILITY POLICIES"

4. Page 1, line 12.

**Following:** "to any"

**Insert:** "disability"

**Following:** "coverage, the"

**Insert:** "disability"

5. Page 1, line 13.

**Following:** "The"

**Insert:** "disability"

**Committee Vote:**

**Yes 18, No 0**

**Fiscal Note Required** \_\_\_\_

HB0544001SC.hjd



6. Page 1, line 14.

**Following:** "."

**Insert:** "This section does not apply to a short-term disability policy that has a duration of 6 months or less."

7. Page 1, line 17.

**Following:** "part of Title 33,"

**Strike:** "chapter 18, part 2"

**Insert:** "chapter 22, part 1"

**Following:** "provisions of Title 33,"

**Strike:** "chapter 18, part 2"

**Insert:** "chapter 22, part 1"

- END -



## HOUSE STANDING COMMITTEE REPORT

February 19, 2009

Page 1 of 2

Mr. Speaker:

We, your committee on **Business and Labor** recommend that **House Bill 565** (first reading copy – white) do pass as amended.

Signed: Bill Wilson  
Representative Bill Wilson, Chair

And, that such amendments read:

1. Title, line 5.

**Strike:** "AND OTHER COSTS"

**Insert:** "FOR 6 MONTHS THAT WOULD"

2. Title, line 6.

**Following:** "OTHERWISE"

**Insert:** "BE"

3. Page 1, line 19.

**Following:** "reimburse"

**Strike:** "any enrollment fees,"

**Following:** "premiums"

**Strike:** ", "

4. Page 1, line 20.

**Strike:** "deductibles, cost-sharing expenses, copayments, or other expenses that would otherwise have to"

**Insert:** "for 6 months that would otherwise"

5. Page 2, line 2.

**Following:** "select"

**Insert:** "on or after July 1, 2009"

6. Page 2, line 30 through page 3, line 1.

**Strike:** "enrollment" on page 2, line 30 through "expenses" on

**Committee Vote:**

Yes 18, No 0

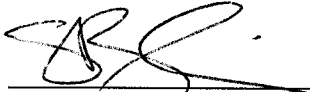
Fiscal Note Required ☐

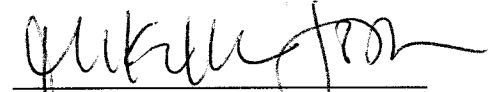
HB0565001SC.hjd

**COMMITTEE FILE COPY**

**TABLED BILL** ✓

The **HOUSE BUSINESS AND LABOR COMMITTEE** TABLED **HB 438**, by motion, on **Thursday, February 19, 2009**.

  
\_\_\_\_\_  
(For the Committee)

  
\_\_\_\_\_  
(Chief Clerk of the House)

\_\_\_\_\_, 2187  
(Time) (Date)

February 19, 2009

Santella Baglivo, Secretary

Phone: 4457

---

## COMMITTEE FILE COPY

### TABLED BILL

The **HOUSE BUSINESS AND LABOR COMMITTEE** Tabled HB 260, HB 460, HB 571, by motion, on  
**Thursday, February 19, 2009.**



(For the Committee)



(Chief Clerk of the House)

\_\_\_\_\_, 2/19  
(Time) (Date)

February 19, 2009

Santella Baglivo, Secretary

Phone: 4457

---

## COMMITTEE FILE COPY

### TABLED BILL

The **HOUSE BUSINESS AND LABOR COMMITTEE** TABLED HB 225, by motion, on **Thursday, February 19, 2009.**

  
(For the Committee)

  
(Chief Clerk of the House)

\_\_\_\_\_, 219  
(Time) (Date)

February 19, 2009

Santella Baglivo, Secretary

Phone: 4457

---

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 408 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

Reconsider Action

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry	/		
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner		/	
Rep. Cary Smith		/	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 408 MOTION NO. \_\_\_\_\_

MOTION: \_\_\_\_\_  
Amendment HB 40801. abc

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck		/	
Rep. Tom Berry		/	
Rep. Carlie Boland	/		
Rep. John Fleming		/	
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner	/		
Rep. Cary Smith		/	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn	/		
Rep. Bill Wilson	/		

12-6

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/1/09 BILL NO. HB 108 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

DO PASS as amended

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck		/	
Rep. Tom Berry		/	
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner		/	
Rep. Cary Smith		/	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

11-7



**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 542 MOTION NO. \_\_\_\_\_

MOTION: \_\_\_\_\_

DOPASS AS amended

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry	/		
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn	/		
Rep. Pat Noonan	/		
Rep. Scott Reichner	/		
Rep. Cary Smith	/		
Rep. Gordon Vance	/		
Rep. Jeffery Welborn	/		
Rep. Bill Wilson	/		

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO <sup>HB</sup> 225 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

Do Pass

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck		/	
Rep. Elsie Arntzen		/	
Rep. Shannon Augare	)		
Rep. Paul Beck	/		
Rep. Tom Berry		)	
Rep. Carlie Boland	)		
Rep. John Fleming	)		
Rep. Timothy Furey	)		
Rep. Chuck Hunter	)		
Rep. Harry Klock		/	
Rep. Mike Milburn		/	
Rep. Pat Noonan	)		
Rep. Scott Reichner		/	
Rep. Cary Smith	+	)	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

Tabled

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 417 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

DO Pass as Amended

NAME	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck		/	
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry		/	
Rep. Carlie Boland	/		
Rep. John Fleming		/	
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner		/	
Rep. Cary Smith		/	
Rep. Gordon Vance	/		
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

11-7

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 565 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

DO Pass as Amended

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhardt	/		
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry	/		
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock	/		
Rep. Mike Milburn	/		
Rep. Pat Noonan	/		
Rep. Scott Reichner	/		
Rep. Cary Smith	/		
Rep. Gordon Vance	/		
Rep. Jeffery Welborn	/		
Rep. Bill Wilson	/		

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB582 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

DO Pass as Amended

<u>NAME</u>	<u>AYE</u>	<u>NO</u>	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		
Rep. Bill Beck		/	
Rep. Elsie Arntzen		/	
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry		/	
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock		/	
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner		/	
Rep. Cary Smith		/	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

Tie

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 BILL NO HB 438 MOTION NO. \_\_\_\_\_  
MOTION: \_\_\_\_\_

Be Tabled

<u>NAME</u>	<u>AYE</u>	<u>NO</u>	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhardt		/	
Rep. Bill Beck	/		
Rep. Elsie Arntzen	/		
Rep. Shannon Augare		/	
Rep. Paul Beck	/		
Rep. Tom Berry	/		
Rep. Carlie Boland		/	
Rep. John Fleming		/	
Rep. Timothy Furey		/	
Rep. Chuck Hunter		/	
Rep. Harry Klock	/		
Rep. Mike Milburn	/		
Rep. Pat Noonan		/	
Rep. Scott Reichner	/		
Rep. Cary Smith	/		
Rep. Gordon Vance	/		
Rep. Jeffery Welborn	/		
Rep. Bill Wilson		/	

10-8

**HOUSE OF REPRESENTATIVES**  
**Roll Call Vote**  
**BUSINESS AND LABOR COMMITTEE**

DATE 2/19/09 <sup>HB</sup> BILL NO 538 MOTION NO. \_\_\_\_\_  
 MOTION: \_\_\_\_\_

Do Pass

<u>NAME</u>	AYE	NO	If Proxy Vote, check here & include signed Proxy Form with minutes
Rep. Michele Reinhart	/		/
Rep. Bill Beck		/	
Rep. Elsie Arntzen		/	
Rep. Shannon Augare	/		
Rep. Paul Beck	/		
Rep. Tom Berry		/	
Rep. Carlie Boland	/		
Rep. John Fleming	/		
Rep. Timothy Furey	/		
Rep. Chuck Hunter	/		
Rep. Harry Klock		/	
Rep. Mike Milburn		/	
Rep. Pat Noonan	/		
Rep. Scott Reichner		/	
Rep. Cary Smith		/	
Rep. Gordon Vance		/	
Rep. Jeffery Welborn		/	
Rep. Bill Wilson	/		

9-9

**Montana House of Representatives  
Visitors Register**

**BUSINESS AND LABOR COMMITTEE**

**Date** 2/19/09

**Bill No.** HB 260 **Sponsor(s)** Rep. Ebinger

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

<b>Name and Address</b>	<b>Representing</b>	<b>Support</b>	<b>Oppose</b>	<b>Inf.</b>

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd



**Montana House of Representatives  
Visitors Register**

**BUSINESS AND LABOR COMMITTEE**

**Date** 2/19/09

**Bill No.** HB 438 **Sponsor(s)** Rep Sands

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

Name and Address	Representing	Support	Oppose	Inf.
Robert Johnson	MT AFL-CIO	X		
Betsy Braumgar	TravelMT-Commersa			X

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd

**Montana House of Representatives  
Visitors Register**

**BUSINESS AND LABOR COMMITTEE**

**Date** 2/19/09

**Bill No.** HB 460 **Sponsor(s)** Rep. Wiseman

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

Name and Address	Representing	Support	Oppose	Inf.
John Barrows	MT Newspaper Assoc		X	

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd

# Montana House of Representatives Visitors Register

## BUSINESS AND LABOR COMMITTEE

**Date** 2/19/09

Bill No. HB 534 Sponsor(s) Rep. Steenson

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

[illegible]

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd

**Montana House of Representatives  
Visitors Register**

**BUSINESS AND LABOR COMMITTEE**

**Date** 2/19/09

**Bill No.** HB571 **Sponsor(s)** Rep. Richner

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

<b>Name and Address</b>	<b>Representing</b>	<b>Support</b>	<b>Oppose</b>	<b>Inf.</b>

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd

**Montana House of Representatives  
Visitors Register**

**BUSINESS AND LABOR COMMITTEE**

**Date** 2/19/09

**Bill No.** HB 580 **Sponsor(s)** Rep. Cafarro

**PLEASE PRINT**

**PLEASE PRINT**

**PLEASE PRINT**

Name and Address	Representing	Support	Oppose	Inf.
Keberling	MCADSV	X		
James Greer	Human Rights	NW X		
Robert Johnson	MT AFL-CIO	X		
JARA VEAZEY	MBPC			
Don Gilbert	DLT			X

**Please leave prepared testimony with Secretary. Witness Statement forms are available if you care to submit written testimony.**

C:\Documents and Settings\cl3192\Desktop\Forms BUH\CommVisitorRegSample2009.wpd

Additional Document  
\*updated ~~the~~ figures for unemployment modernization  
under federal stimulus bill - P.3 **HB580**



**QUESTION & ANSWER**  
**THE UNEMPLOYMENT INSURANCE MODERNIZATION ACT:**  
**FILLING THE GAPS IN THE UNEMPLOYMENT SAFETY NET WHILE STIMULATING THE ECONOMY**

**1. What is the Unemployment Insurance Modernization Act?**

The Unemployment Insurance Modernization Act (UIMA) is part of the economic recovery bill (the American Recovery and Reinvestment Act of 2009) which was signed into law by President Obama on February 17, 2009. It provides substantial financial incentives for the states (\$7 billion) to close the major gaps in the unemployment program that deny benefits to large numbers of hard-working families. In addition, the measure provides \$500 million in necessary funding for state agencies to better serve the record numbers of workers now applying for unemployment benefits and seeking to navigate today's challenging job market. (See Table 1 for the state funding amounts).

**2. What are the most serious gaps in the unemployment program and which workers are helped most by the UIMA?**

Today, only 37 percent of unemployed workers collect state unemployment benefits, due in large part to the failure of the program to adapt to the changing workforce. Compared to 1935, when the program was created in response to the Great Depression, far more low-wage, part-time and women workers now participate in the labor market, and many more workers finding themselves long-term unemployed due to globalization and the loss of manufacturing jobs. The UIMA responds to these new realities by rewarding states that adopt innovative and successful eligibility reforms, thus providing benefits to more than 500,000 workers a year who are now falling through the cracks of the unemployment program.

**3. What are the specific policy reforms that qualify for incentive funding under the UIMA?**

A state qualifies for one-third of its UIMA funding if it has in place a policy called the "alternative base period," which counts an individual's recent earnings when needed for the worker to qualify for benefits. Over 40% of workers who fail to qualify for benefits because of insufficient earnings (whose earnings average just \$9.00/hour) end up collecting benefits with the help of the alternative base period.

To qualify for the remaining two-thirds of the UIMA incentive funding, the states have the option of providing benefits in at least two of the following four situations: 1) part-time workers who are denied state benefits because they are required to seek full-time work; 2) individuals who leave work for specific compelling family reasons, including domestic violence; 3) workers with dependent family members who qualify for state benefits but whose benefits should be increased to help care for their dependents; or 4) permanently laid-off workers who require extra unemployment benefits to participate in training. (See Table 2 for the individual state law provisions).

For further information, as well as model legislation, pertaining to these reforms, see *Implementing the Model Provisions of the Unemployment Insurance Modernization Act in the States*, which can be found on NELP's website (click [here](#) for the document).

**4. How much will the UIMA incentive funding help states to quickly enact the model reforms?**

Over the past decade, more than half the states have adopted the sound reforms that qualify for incentive funding under the UIMA. During recessions, states are most likely to seek improvements to their unemployment program. Thus, the UIMA is now especially well positioned to build on the recent state interest and momentum to reform the program. Under the UIMA, 19 states would automatically qualify for all or part of their share of the UIMA incentive funding (totaling about \$1.6 billion). The average state will collect enough in federal incentive funds to pay for about seven years of new benefits covered by the UIMA. (See Tables 3 and 4 for the state cost estimates).

**5. If a state qualifies for all or part of its UIMA incentive funding, does it have to spend the funds on the new benefits?**

No, the federal funding is deposited into the state's unemployment insurance trust fund, which means it can be used to pay for any unemployment benefits, not just the new reforms provided for in the UIMA. In addition, the states are permitted by the federal law to spend their UIMA incentive funds to help pay for administration of the state unemployment programs provided the state first passes legislation authorizing it to do so.

**6. How long do the states have to expand their unemployment insurance policies to qualify for the UIMA incentive funding, and what's the process to apply for the funding from the U.S. Department of Labor?**

States have until October 1, 2011, to apply to the U.S. Secretary of Labor to have their laws certified to establish that they indeed comply with the provisions of the UIMA and therefore qualify for incentive funding. Once the Secretary of Labor certifies the state's application (which will take no longer than 30 days), then the state will receive all its UIMA incentive funding. Significantly, the UIMA allows a state to apply for the UIMA funding once the required state law is passed, even if the state has not immediately started paying benefits. However, the new measure must take effect within a year of when it was signed into law. The UIMA is also clear that the state laws may not sunset or only take effect temporarily. Such laws will not qualify for UIMA incentive funds.

**7. How does the UIMA help to stimulate an economic recovery?**

Unemployment benefits go a long way to stimulate the economy, providing \$2.15 in economic growth for every dollar in benefits spent by workers and their families on housing, groceries and other basic necessities. The workers benefiting most from the UIMA – low-wage, women, part-time and the long-term unemployed – are also those most likely to spend their benefits on basic necessities. Thus, the UIMA will foster both lasting positive reforms and boost the nation's economy to help prevent a more prolonged and deep recession.

Table 1

# State Distributions Under the Unemployment Insurance Modernization Act

February 2009

State	Does the State have an Alternative Base Period (ABP)?	Allotment in Millions			UIMA Administrative Allocation (in Millions)
		One-third UIMA Incentive Payment for the ABP	Two-thirds UIMA Incentive Payment	Total Share of the \$7 billion UIMA Distribution	
Alabama		\$33.5	\$66.9	\$100.5	\$7.2
Alaska		\$5.2	\$10.4	\$15.6	\$1.1
Arizona		\$50.0	\$100.0	\$150.1	\$10.7
Arkansas		\$20.0	\$40.0	\$60.0	\$4.3
California		\$279.3	\$558.6	\$838.7	\$59.9
Colorado		\$42.5	\$84.9	\$127.5	\$9.1
Connecticut	Yes	\$29.2	\$58.5	\$87.8	\$6.3
Delaware		\$7.3	\$14.6	\$21.9	\$1.6
District of Columbia	Yes	\$9.2	\$18.4	\$27.6	\$2.0
Florida		\$148.0	\$295.9	\$444.3	\$31.7
Georgia	Yes	\$73.4	\$146.7	\$220.3	\$15.7
Hawaii	Yes	\$10.2	\$20.3	\$30.5	\$2.2
Idaho		\$10.8	\$21.5	\$32.3	\$2.3
Illinois	Yes	\$100.3	\$200.6	\$301.2	\$21.5
Indiana		\$49.5	\$98.9	\$148.5	\$10.6
Iowa		\$23.6	\$47.2	\$70.8	\$5.1
Kansas		\$23.0	\$46.0	\$69.0	\$4.9
Kentucky		\$30.0	\$60.1	\$90.2	\$6.4
Louisiana		\$32.8	\$65.5	\$98.4	\$7.0
Maine	Yes	\$9.4	\$18.8	\$28.2	\$2.0
Maryland		\$42.2	\$84.4	\$126.8	\$9.1
Massachusetts	Yes	\$54.2	\$108.4	\$162.7	\$11.6
Michigan	Yes	\$69.4	\$138.7	\$208.3	\$14.9
Minnesota	(Partial ABP)	\$43.3	\$86.6	\$130.1	\$9.3
Mississippi		\$18.7	\$37.4	\$56.1	\$4.0
Missouri		\$44.4	\$88.8	\$133.3	\$9.5
Montana		\$6.5	\$13.0	\$19.5	\$1.4
Nebraska		\$14.5	\$29.0	\$43.6	\$3.1
Nevada		\$25.6	\$51.2	\$76.9	\$5.5
New Hampshire	Yes	\$10.5	\$20.9	\$31.4	\$2.2
New Jersey	Yes	\$68.9	\$137.7	\$206.8	\$14.8
New Mexico	Yes	\$13.0	\$26.0	\$39.0	\$2.8
New York	Yes	\$137.4	\$274.9	\$412.7	\$29.5
North Carolina	Yes	\$68.3	\$136.6	\$205.1	\$14.6
North Dakota		\$4.9	\$9.7	\$14.6	\$1.0
Ohio	Yes	\$88.1	\$176.2	\$264.5	\$18.9
Oklahoma	(Capped Funding)	\$25.3	\$50.5	\$75.9	\$5.4
Oregon		\$28.5	\$57.0	\$85.6	\$6.1
Pennsylvania		\$91.0	\$182.0	\$273.3	\$19.5
Puerto Rico		\$13.7	\$27.4	\$41.2	\$2.9
Rhode Island	Yes	\$7.8	\$15.7	\$23.5	\$1.7
South Carolina		\$32.5	\$64.9	\$97.5	\$7.0
South Dakota		\$5.9	\$11.7	\$17.6	\$1.3
Tennessee		\$47.2	\$94.4	\$141.8	\$10.1
Texas		\$185.0	\$370.1	\$555.7	\$39.7
Utah		\$20.3	\$40.6	\$61.0	\$4.4
Vermont	Yes	\$4.6	\$9.3	\$13.9	\$1.0
Virgin Islands		\$0.7	\$1.3	\$2.0	\$0.1
Virginia	Yes	\$62.8	\$125.5	\$188.5	\$13.5
Washington	Yes	\$48.8	\$97.6	\$146.6	\$10.5
West Virginia		\$11.1	\$22.1	\$33.2	\$2.4
Wisconsin	Yes	\$44.6	\$89.2	\$133.9	\$9.6
Wyoming		\$4.7	\$9.5	\$14.2	\$1.0
Total	19	\$2,331.1	\$4,662.1	\$7,000	\$500

Source: US Department of Labor

3



Table 2

## Unemployment Insurance Modernization State Incentive Funding Provisions

January 2009

States	Alternative Base Period	Extended UI While in Training	Part-Time Worker Coverage**	Weekly Dependent Allowance of \$15 ("O" indicates states with less than \$15)	Compelling Family Reasons for Leaving Work***		
					Domestic Violence	Spouse Relocates	Illness and Disability
Alabama							
Alaska				X		X	
Arizona					X	X	X
Arkansas							X
California		X	X		X	X	X
Colorado					X		X
Connecticut	X			X	X		X
Delaware			X		X		
District of Columbia	X		X		X		
Florida							
Georgia	X						
Hawaii	X		X			X	
Idaho							
Illinois	X			O	X		X
Indiana					X	X	
Iowa			X	O			
Kansas			X		X	X	
Kentucky							
Louisiana			X				
Maine	X	X	X	O	X	X	X
Maryland				O			X
Massachusetts	X	18 weeks		X	X		
Michigan	X			O			
Minnesota	(partial ABP)		X		X		
Mississippi							
Missouri							
Montana					X		
Nebraska			X		X	X	X
Nevada						X	
New Hampshire	X		X		X		
New Jersey	X	X	X	O	X		
New Mexico	X		X	X	X		
New York	X	(capped funding)	X		X	X	X
North Carolina	X		X		X		X
North Dakota							
Ohio	X			O			
Oklahoma	(capped funding)				X	X	X
Oregon		X			X	X	X
Pennsylvania			X	O		X	
Rhode Island	X		X	O	X	X	
South Carolina					X		
South Dakota			X		X		
Tennessee							
Texas					X		X
Utah							
Vermont	X		X		X		
Virginia	X						
Washington	X	X			X		X
West Virginia							
Wisconsin	X				X		X
Wyoming			X		X		
Totals	19	5	20	4	29	15	16

\*Prepared by the National Employment Law Project. this table is based on an analysis of state laws, regulations and decisions.

\*\*State law provisions that require the entire work history to include part-time work are not counted for the purposes of this survey.

\*\*\*State law provisions that include specific "good cause" exemptions for the categories listed and those exempt "personal" reasons for leaving work are counted for the survey.

Table 3

# Workers Benefiting from Unemployment Insurance Modernization Act Reforms

February 2009

States	Alternative Base Period		Part-Time Worker Coverage		Family Reasons for Leaving Work		Totals	
	Workers Benefiting	Benefits Paid (in millions)	Workers Benefiting	Benefits Paid (in millions)	Workers Benefiting	Benefits Paid (in millions)	Workers Benefiting	Benefits Paid (in millions)
Alabama	12,715	\$13.0	5,500	\$4.3	1,359	\$2.4	19,574	\$19.7
Alaska	3,006	\$4.1	2,044	\$2.2	284	\$0.7	5,334	\$7.0
Arizona	7,026	\$10.2	4,221	\$4.7	0	\$0.0	11,247	\$14.9
Arkansas	1,917	\$3.1	2,275	\$2.8	380	\$1.1	4,572	\$6.9
California	64,500	\$152.2	0	\$0.0	0	\$0.0	64,500	\$152.2
Colorado	955	\$2.0	2,318	\$3.7	1,062	\$5.2	4,335	\$10.8
Connecticut	0	\$0.0	4,935	\$9.2	478	\$2.6	5,413	\$11.9
Delaware	219	\$0.5	0	\$0.0	166	\$0.6	385	\$1.0
District of Columbia	0	\$0.0	0	\$0.0	150	\$0.7	150	\$0.7
Florida	27,229	\$45.2	6,294	\$8.0	6,393	\$18.3	39,916	\$71.5
Georgia	0	\$0.0	6,630	\$7.0	2,175	\$5.2	8,805	\$12.2
Hawaii	0	\$0.0	0	\$0.0	114	\$0.5	114	\$0.5
Idaho	408	\$0.6	3,056	\$3.3	532	\$1.3	3,996	\$5.2
Illinois	0	\$0.0	10,620	\$20.5	1,493	\$6.5	12,112	\$26.9
Indiana	13,754	\$24.5	9,171	\$12.5	798	\$2.5	23,723	\$39.5
Iowa	4,535	\$7.7	0	\$0.0	1,272	\$3.7	5,807	\$11.4
Kansas	6,573	\$13.5	0	\$0.0	242	\$0.9	6,815	\$14.4
Kentucky	6,823	\$11.8	5,867	\$7.8	1,466	\$5.24	14,156	\$24.8
Louisiana	10,458	\$12.3	0	\$0.0	1,432	\$4.5	11,890	\$16.8
Maine	0	\$0.0	0	\$0.0	0	\$0.0	0	\$0.0
Maryland	11,467	\$22.4	5,924	\$8.9	2,384	\$8.2	19,775	\$39.5
Massachusetts	0	\$0.0	7,430	\$17.9	1,007	\$5.5	8,437	\$23.4
Michigan	0	\$0.0	22,311	\$35.2	4,035	\$14.2	26,346	\$49.4
Minnesota	3,692	\$9.0	0	\$0.0	918	\$3.9	4,610	\$12.9
Mississippi	4,542	\$5.8	2,563	\$2.5	1,258	\$2.8	8,363	\$11.1
Missouri	19,615	\$29.7	7,439	\$8.6	3,174	\$8.3	30,229	\$46.7
Montana	797	\$1.2	1,137	\$1.3	314	\$0.8	2,248	\$3.4
Nebraska	1,254	\$1.9	0	\$0.0	0	\$0.0	1,254	\$1.9
Nevada	925	\$1.6	2,817	\$3.8	395	\$1.2	4,137	\$6.7
New Hampshire	0	\$0.0	1,333	\$1.5	319	\$0.8	1,651	\$2.3
New Jersey	0	\$0.0	0	\$0.0	0	\$0.0	0	\$0.0
New Mexico	0	\$0.0	0	\$0.0	0	\$0.0	0	\$0.0
New York	0	\$0.0	0	\$0.0	0	\$0.0	0	\$0.0
North Carolina	0	\$0.0	0	\$0.0	1,069	\$3.1	1,069	\$3.1
North Dakota	416	\$0.6	951	\$1.0	190	\$0.5	1,557	\$2.1
Ohio	0	\$0.0	17,230	\$26.7	2,536	\$9.2	19,766	\$35.9
Oklahoma	0	\$0.0	1,271	\$1.6	0	\$0.0	1,271	\$1.6
Oregon	6,681	\$12.8	7,429	\$10.9	0	\$0.0	14,111	\$23.7
Pennsylvania	28,472	\$68.3	0	\$0.0	1,966	\$8.2	30,438	\$76.4
Rhode Island	0	\$0.0	0	\$0.0	114	\$0.5	114	\$0.5
South Carolina	11,122	\$16.2	4,463	\$5.0	1,070	\$2.7	16,655	\$23.9
South Dakota	898	\$1.1	0	\$0.0	122	\$0.3	1,020	\$1.4
Tennessee	4,792	\$6.9	6,593	\$7.2	1,426	\$3.5	12,811	\$17.6
Texas	28,749	\$53.2	13,888	\$19.7	2,555	\$8.2	45,192	\$81.1
Utah	1,179	\$2.1	2,147	\$3.0	403	\$1.3	3,728	\$6.4
Vermont	0	\$0.0	0	\$0.0	228	\$0.7	228	\$0.7
Virginia	0	\$0.0	6,867	\$8.1	845	\$2.3	7,712	\$10.3
Washington	0	\$0.0	9,296	\$15.4	1,199	\$4.6	10,495	\$20.0
West Virginia	512	\$0.8	1,850	\$2.3	513	\$1.4	2,876	\$4.6
Wisconsin	0	\$0.0	12,519	\$15.9	1,509	\$4.3	14,028	\$20.2
Wyoming	835	\$1.2	0	\$0.0	103	\$0.3	937	\$1.5
Totals	286,066	\$535.5	198,389	\$282.5	49,448	\$158.7	533,902	\$976.6

Table 4

# **Estimated Years of Benefit Reforms Paid for with UIMA Incentive Funds**

February 2009

State	Total Share of the \$7 billion UIMA Distribution (in millions)	Estimated Number of Years Reform Benefits are Covered under Full UIMA House Bill Provisions
Alabama	\$100.5	5.1
Alaska	\$15.6	2.2
Arizona	\$150.1	10.1
Arkansas	\$60.0	8.7
California	\$838.7	5.5
Colorado	\$127.5	11.8
Connecticut	\$87.8	7.4
Delaware	\$21.9	21.9
District of Columbia	\$27.6	39.4
Florida	\$444.3	6.2
Georgia	\$220.3	18.1
Hawaii	\$30.5	61.0
Idaho	\$32.3	6.2
Illinois	\$301.2	11.2
Indiana	\$148.5	3.8
Iowa	\$70.8	6.2
Kansas	\$69.0	4.8
Kentucky	\$90.2	4.2
Louisiana	\$98.4	5.9
Maine	\$28.2	Full Funding
Maryland	\$126.8	3.2
Massachusetts	\$162.7	7.0
Michigan	\$208.3	4.2
Minnesota	\$130.1	10.1
Mississippi	\$56.1	5.1
Missouri	\$133.3	2.9
Montana	\$19.5	5.7
Nebraska	\$43.6	22.9
Nevada	\$76.9	11.5
New Hampshire	\$31.4	13.7
New Jersey	\$206.8	Full Funding
New Mexico	\$39.0	Full Funding
New York	\$412.7	Full Funding
North Carolina	\$205.1	66.2
North Dakota	\$14.6	7.0
Ohio	\$264.5	7.4
Oklahoma	\$75.9	47.4
Oregon	\$85.6	3.6
Pennsylvania	\$273.3	3.6
Rhode Island	\$23.5	47.0
South Carolina	\$97.5	4.1
South Dakota	\$17.6	12.6
Tennessee	\$141.8	8.1
Texas	\$555.7	6.9
Utah	\$61.0	9.5
Vermont	\$13.9	19.9
Virginia	\$188.5	18.3
Washington	\$146.6	7.3
West Virginia	\$33.2	7.2
Wisconsin	\$133.9	6.6
Wyoming	\$14.2	9.5

States (including D.C.) that Receive Funding for:	
Over 3 Years	49 states
Over 5 Years	41 states
Median	7.3 years

Additional  
Document

MEMORANDUM

To: House Business and Labor Committee Members

From: Carol Roy  
State Auditor's Office, Insurance Department  
444-3917, [www.croy@mt.gov](mailto:www.croy@mt.gov)

Date: February 19, 2009

Subject: **HB538** Hearing follow up Medicare information in response to questions  
from the committee

## HB 538

Medicare provides reimbursement for health care for people age 65 and older and those who are under age 65 and disabled. Those individuals under age 65 qualify for Medicare 2 years after they are eligible for Social Security Disability Income. So, these people have been out of work for at least 2 years prior to having coverage.

This bill would offer coverage to people who cannot buy a Medicare Advantage Plan because they are out of the service area or they have a condition which is not covered, and it would allow all of the choices currently available to other Medicare beneficiaries at an affordable price.

**If this bill passes and the premiums were based on age 80+ rates the monthly difference in premiums would range from a low of \$51 to \$83 for Plan A and a low of \$45 to a high of \$132 for Plan C. Plan C is a very popular plan.**

Medicare does not pay for all needed health care.

Service	Out of Pocket or Medicare Supplement Pays*	Out of Pocket, Individual Pays
Part A – Inpatient Care	\$1068 Deductible, Up to 5 per year*	Medicare supplement
Part B – Outpatient Care	\$135 deductible + 20% Medicare Does Not Pay*	
Part C – Medicare Advantage Plans	0	0
Part D – RX coverage	Plans H,I,J minimal coverage ^Not Available to buy now	

\*The Medicare supplement would pay the cost, depending on which of the 12 available plans are chosen.



2009 Session

## Additional Documents

This includes a booklet which cannot be scanned therefore only the cover and table of content has been scanned to aid you in your research.

The original is on file at the Montana Historical Society and may be viewed there.

**Montana Historical Society  
Archives, 225 N. Roberts, Helena,  
MT 59620-1201  
Phone (406) 444-4774.**

Scanning by: Susie Hamilton



**Helping Montana seniors and their families make informed decisions on Medicare**

# MONTANA

---



2006 - 2007

## Medicare Supplement Insurance Rate Comparison Guide

	<b>MONTANA STATE AUDITOR</b>
	<b>JOHN MORRISON</b>
	COMMISSIONER OF INSURANCE
	COMMISSIONER OF SECURITIES
	<i>Protecting Montana's Consumers</i>



MONTANA STATE AUDITOR

**JOHN MORRISON**

COMMISSIONER OF INSURANCE  
COMMISSIONER OF SECURITIES

*Protecting Montana's Consumers*



840 Helena Avenue  
Helena, MT 59601

Toll-Free Hotline  
(outside Helena)  
1-800-332-6148

In Helena: 444-2040

Fax: (406) 444-3497

TDD Telephone: (406) 444-3246

Website:  
[sao.mt.gov](http://sao.mt.gov)

The State Auditor's Office attempts to provide reasonable accommodation for any known disability that may interfere with a person's ability to participate in any service, program or activity of the agency. Alternative accessible formats of this document will be provided upon request. For more information call (406) 444-2040 or TDD (406) 444-3246.



## 2006 – 2007 Rates for Medicare Supplement Insurance Plans

Insurance Company Contact info	Age	Premium Method	Plan A Annual Premium	Plan B Annual Premium	Plan C Annual Premium	Plan D Annual Premium	Plan E Annual Premium	Plan F Annual Premium	Plan G Annual Premium	Plan H Annual Premium	Plan I Annual Premium	Plan J * Annual Premium	Plan J w/o Rx Ann. Pm.	Plan K Annual Premium	Plan L Annual Premium
Bankers Fidelity Life Ins Company 4370 Peachtree Road, N.E. Atlanta, GA 30319 404-266-5500	65-66	Issue	390-787	900-1127	1075-1236	928-1270		1188-1593	942-1188						
	67-69	Age	390-787	900-1127	1075-1236	928-1270		1188-1593	942-1188						
	70-74		423-881	988-1263	1162-1352	1003-1424		1280-1715	1081-1303						
	75-79		436-959	1089-1431	1335-1548	1153-1608		1386-1911	1170-1493						
	80-84		449-1006	1162-1516	1438-1654	1242-1745		1465-2018	1261-1595						
	85+			1220-1403	1496-1720	1292-1761		1531-2033	1311-1610						
Bankers Life & Casualty Company 222 Merchandise Mart Plaza Chicago, IL 60654 1-800-621-3724	65-66	Attained	980-1003	1467-1515	1933-1993	1482-1514	1479-1528	1355-1408	1239-1291			1385-1446		672-701	936-977
	67-69	Age	1027-1083	1564-1674	2058-2202	1568-1690	1580-1696	1463-1581	1345-1463			1510-1640		732-795	1020-1108
	70-74		1113-1256	1733-2013	2279-2649	1754-2066	1758-2051	1644-1924	1525-1807			1709-2022		829-981	1155-1366
	75-79		1300-1488	2094-2458	2758-3254	2159-2579	2137-2526	2002-2351	1887-2246			2110-2516		1023-1220	1426-1700
	80 up		1540	2560	3395	2699	2636	2448	2349			2631		1276	1778
Blue Cross Blue Shield 560 N Park Ave Helena, MT 59601 1-800-447-7828	65-66	Attained	861	1070	1136			1367	1163			2828	1743		
	67-69	Age	920	1159	1231			1501	1288			3092	1937		
	70-74		1028	1341	1423			1762	1530			3577	2189		
	75-79		1212	1636	1741			2153	1897			4335	2499		
	80 up		1338	1834	1970			2426	2166			4875	2905		
Central Reserve Life Insurance Co 6201 Johnson Drive Mission, KS 66201 1-877-291-5434	65-66	Attained	1066		1323	1039	1052	1296	1048						
	67-69	Age	1066-1150		1330-1427	1039-1123	1052-1135	1300-1400	1048-1133						
	70-74		1193-1342		1487-1671	1163-1310	1175-1321	1451-1630	1173-1319						
	75-79		1375-1480		1705-1836	1340-1444	1352-1454	1658-1785	1351-1454						
	80 up		1505-1622		1858-1991	1470-1584	1480-1594	1806-1936	1480-1596						
Combined Insurance Co of America 5050 Broadway Chicago, IL 60640 1-800-544-5531	65	Issue	944	1348	1570	1422		1722							
	66-70	Age	993	1429	1664	1422		1814							
	71-75		1174	1695	1975	1614-1855		2157							
	76-80		1330	1914	2230	1855-2012		2444							
	80 up		1437	2067	2408	2108		2640							

Please note that the above premium rates reflect surveys completed by the insurers and only those insurers who chose to respond to the survey are included

\* Applies to renewals only – no new sales



MONTANA STATE AUDITOR  
**JOHN MORRISON**

COMMISSIONER OF INSURANCE  
COMMISSIONER OF SECURITIES

Dear Montana Consumer:

I am pleased to provide you with a copy of the 2006 – 2007 Medicare Supplement Insurance Rate Comparison Guide. One of my goals as insurance commissioner is to help you be an informed buyer. It is my belief that an important factor in maintaining a healthy, competitive marketplace is providing consumers with the tools they need to compare insurance rates.

In 2006, Medicare has made some major changes including the introduction of Medicare Part D. If you currently have a Medicare Supplement Plan H, I, or J, please discuss your options with your agent or call my office for assistance.

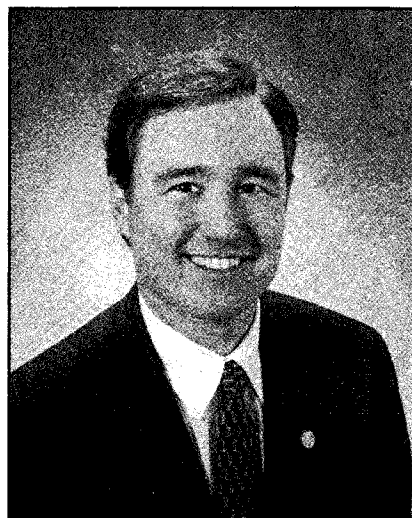
This guide gives you a general idea of rates available in Montana. For specific information, you must contact the individual insurance companies.

Comparison shopping takes time, but can save you money. As you use this guide, please keep in mind that it is just that, a guide, to assist you with your purchasing decision. Shop carefully, take your time and contact our office if you have questions. Our Policyholder Services Division has extremely knowledgeable staff members who are dedicated to assisting you with a wide range of insurance questions or problems. Our toll-free number is 1-800-332-6148. Helena residents may reach us at 444-2040.

Sincerely,

A handwritten signature of John Morrison in cursive script.

Montana State Auditor and  
Insurance Commissioner



**Montana State Auditor  
John Morrison**

John Morrison was elected Montana State Auditor, the Commissioner of Insurance and Securities in November 2000 and was re-elected in 2004. One of his top priorities as State Auditor has been to increase the accessibility and affordability of all types of insurance for Montana families through legislative and regulatory efforts. He has worked to protect Montana's consumers while maintaining a competitive insurance market.